



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the Application of:

Hoon SUHMOON

Art Unit: 3626

Serial No. 09/783,961

Examiner: A. G. Kalinowski

Filed: February 16, 2001

Confirmation No. 2945

For: SYSTEM AND METHOD FOR ISSUING CYBER  
PAYMENT MEANS MARKED WITH  
BUSINESS IDENTIFICATION INFORMATION  
AND PROCESSING TRANSACTIONS WITH  
THE CYBER PAYMENT MEANS ON  
COMPUTER NETWORK

Atty. Docket No. 249/243

**RESPONSE TO ELECTION OF SPECIES AND PRELIMINARY AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA. 22313-1450

Sir:

**INTRODUCTORY COMMENTS**

In response to the Office action dated March 25, 2005, the following amendments and remarks are respectfully submitted in connection with the above identified application.

**Amendments to the Claims** are reflected in a listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 9 of this paper.